



# Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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**BHC Name** [M&T BANK CORPORATION](#)

**City/State** [BUFFALO, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [197,955,479](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**M&T BANK CORPORATION**  
**ONE M&T PLAZA**  
**BUFFALO, NY 142032399**

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**Summary Ratios**

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000) .....	187,400,045			151,006,022			152,702,134			135,492,616			119,591,179																	
Net income (\$000) .....	1,226,292			1,400,778			1,858,746			1,353,152			1,929,149																	
Number of BHCs in peer group .....	132									128			125																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	2.86	2.79	50	2.56			2.51			2.87	2.77	49	3.47	3.01	72															
+ Non-interest income .....	1.16	0.94	67	1.37			1.38			1.47	1.21	68	1.65	1.32	72															
- Overhead expense .....	2.56	2.18	80	2.32			2.32			2.42	2.57	51	2.84	2.69	64															
- Provision for credit losses .....	0.30	0.10	91	-0.05			-0.05			0.59	0.51	63	0.15	0.15	60															
+ Securities gains (losses) .....	0	0	45	0			0			0	0.02	25	0	0.01	28															
+ Other tax equivalent adjustments .....	0	0	48	0			0			0	0	17	0	0	73															
= Pretax net operating income (tax equivalent) .....	1.16	1.46	17	1.65			1.62			1.32	1.04	70	2.15	1.56	92															
Net operating income .....	0.87	1.10	18	1.24			1.22			1	0.81	67	1.61	1.19	90															
Net income .....	0.87	1.10	18	1.24			1.22			1	0.82	66	1.61	1.19	90															
Net income (Subchapter S adjusted) .....				1.56							1.18				1.17															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.30	3.36	42	2.90			2.84			3.41	3.55	36	4.53	4.41	60															
Interest expense .....	0.14	0.35	15	0.09			0.08			0.26	0.52	16	0.69	1.08	21															
Net interest income (tax equivalent) .....	3.16	3.01	55	2.81			2.76			3.14	3.01	51	3.84	3.33	72															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	0.14	0.09	73	0.22			0.20			0.26	0.27	61	0.16	0.21	52															
Earnings coverage of net loan and lease losses (X) .....	16.95	36.38	45	11.13			12.39			10.40	22.91	45	18.86	24.40	59															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.47	1.17	80	1.63			1.60			1.78	1.58	70	1.16	0.83	84															
Allowance for loan and lease losses / Total loans and leases .....	1.46	1.15	81	1.62			1.58			1.76	1.55	70	1.16	0.81	84															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	1.92	0.39	96	2.42			2.24			1.96	0.71	93	1.15	0.57	92															
30–89 days past due loans and leases / Total loans and leases .....	1.23	0.33	93	0.89			0.91			0.67	0.39	82	1.31	0.43	92															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-13.02	5.89	4	-33.18			-37.25			-15.04	3.20	6	2.53	14.45	18															
Net short-term noncore funding dependence .....	-13.94	0.87	10	-34.82			-38.88			-18.16	-4.76	14	-2.91	3.38	23															
Net loans and leases / Total assets .....	63.85	63.09	48	60.62			58.97			67.88	61.58	68	74.97	63.77	80															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	9.13	9.22	49	8.91			8.87			8.48	9.13	33	9.59	9.76	52															
Holding company equity capital / Total assets .....	12.76	9.68	91	11.54			11.55			11.35	11.16	55	13.11	12.43	60															
Total equity capital (including minority interest) / Total assets .....	12.76	9.81	91	11.54			11.55			11.35	11.29	52	13.11	12.57	58															
Common equity tier 1 capital / Total risk-weighted assets .....	10.75	11.79	37	11.15			11.42			10	12.38	14	9.73	12.17	14															
Net loans and leases / Equity capital (X) .....	5	6.64	21	5.25			5.11			5.98	5.58	59	5.72	5.21	64															
Cash dividends / Net income .....	53.16	31.93	90	34.17			35.29			47.10	42.30	58	32.38	33.12	50															
Cash dividends / Net income (Subchapter S adjusted) .....		71.62									-0.65			-12.02																
<b>Growth Rates</b>																														
Assets .....	30.35	6.04	91	9.55			8.75			18.96	16.68	61	-0.19	9.26	10															
Equity capital .....	44.09	-3.83	93	8.87			10.60			2.99	6.99	31	1.66	10.49	15															
Net loans and leases .....	37.28	14.48	90	-4.78			-5.53			7.71	9.07	53	2.77	9.10	26															
Noncore funding .....	5.22	36.20	34	-31.15			-33.14			-17.95	-12.18	44	-33.49	6.59	4															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	1.98	0.48	85	0			0			0	0.77	38	0	1.02	36															
Long-term debt / Equity capital .....	5.13	11.91	36	4.41			4.28			4.84	13.56	32	4.90	13.04	40															
Equity investment in subsidiaries / Equity capital .....	98.99	104.01	26	98.91			99.29			103.19	102.81	55	102.17	103.22	47															
Cash from ops + noncash items + op expense / Op expense + dividends .....	257.60	118.32	86	151.42			149.47			107.04	147.24	29	294.36	190.27	82															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,507,302	2,811,091	3,705,316	3,923,400	4,390,449	24.77	27.80
Income from lease financing receivables.....	65,652	32,878	43,672	51,653	51,733	99.68	105.97
Fully taxable income on loans and leases.....	3,566,124	2,838,062	3,741,385	3,965,075	4,431,028	25.65	28.85
Tax-exempt income on loans and leases.....	6,830	5,907	7,603	9,978	11,154	15.63	-21.10
Estimated tax benefit on income on loans and leases.....	4,284	11,131	14,688	17,122	22,396	-61.52	-81.33
Income on loans and leases (tax equivalent).....	3,577,238	2,855,100	3,763,676	3,992,175	4,464,578	25.29	27.79
Investment interest income (tax equivalent).....	335,250	98,525	132,549	168,925	274,809	240.27	24.96
Interest on balances due from depository institutions.....	272,009	30,507	47,491	32,956	141,397	791.63	591.34
Interest income on other earning assets.....	16,201	7,303	9,799	15,944	21,673	121.84	31.64
Total interest income (tax equivalent).....	4,200,698	2,991,435	3,953,515	4,210,000	4,902,457	40.42	34.67
Interest on time deposits of \$250K or more .....	596	2,858	3,426	11,977	21,795	-79.15	-90.09
Interest on time deposits < \$250K.....	3,152	12,809	15,209	54,303	73,631	-75.39	-92.72
Interest on foreign office deposits .....	0	201	201	4,054	21,917	-100.00	-100.00
Interest on other deposits .....	103,344	26,556	32,998	146,701	368,003	289.15	10.07
Interest on other borrowings and trading liabilities.....	56,328	40,593	54,069	84,815	216,400	38.76	-46.35
Interest on subordinated debt and mandatory convertible securities .....	16,909	6,264	8,103	24,545	47,583	169.94	-51.73
Total interest expense.....	180,329	89,281	114,006	326,395	749,329	101.98	-36.52
Net interest income (tax equivalent).....	4,020,369	2,902,154	3,839,509	3,883,605	4,153,128	38.53	41.80
Non-interest income.....	1,634,429	1,552,798	2,111,830	1,989,574	1,967,448	5.26	23.13
Adjusted operating income (tax equivalent) .....	5,654,798	4,454,952	5,951,339	5,873,179	6,120,576	26.93	35.85
Overhead expense.....	3,599,598	2,626,618	3,535,789	3,276,949	3,392,488	37.04	56.18
Provision for credit losses.....	427,000	-60,700	-75,550	800,000	176,000		211.68
Securities gains (losses) .....	0	8	8	2	-4	-100.00	
Other tax equivalent adjustments .....	0	0	0	-1	1		
Pretax net operating income (tax equivalent).....	1,626,287	1,866,388	2,469,880	1,786,808	2,570,126	-12.86	-5.49
Applicable income taxes .....	374,208	454,441	596,403	416,369	618,112	-17.66	-38.58
Tax equivalent adjustments .....	25,787	11,169	14,731	17,287	22,865	130.88	0.88
Applicable income taxes (tax equivalent).....	399,995	465,610	611,134	433,656	640,977	-14.09	-36.99
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	1,226,292	1,400,778	1,858,746	1,353,152	1,929,149	-12.46	12.93
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,226,292	1,400,778	1,858,746	1,353,152	1,929,149	-12.46	12.93
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	1,226,292	1,400,778	1,858,746	1,353,152	1,929,149	-12.46	12.93
Investment securities income (tax equivalent).....	335,250	98,525	132,549	168,925	274,809	240.27	24.96
US Treasury and agency securities (excluding mortgage-backed securities) .....	75,707	84	961	967	26,855	90027.38	396.83
Mortgage-backed securities .....	196,549	96,136	127,986	163,499	239,651	104.45	-19.96
All other securities .....	62,994	2,305	3,602	4,459	8,303	2633.32	743.40
Cash dividends declared.....	651,942	478,677	655,882	637,304	624,698	36.20	63.43
Common .....	580,295	427,527	582,967	569,076	552,216	35.73	68.54
Preferred.....	71,647	51,150	72,915	68,228	72,482	40.07	31.21

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

### Percent of Average Assets

Interest income (tax equivalent).....  
 Less: Interest expense.....  
 Equals: Net interest income (tax equivalent).....  
 Plus: Non-interest income.....  
 Equals: adjusted operating income (tax equivalent).....  
 Less: Overhead expense.....  
 Less: Provision for credit losses.....  
 Plus: Realized gains (losses) on held-to-maturity securities.....  
 Plus: Realized gains (losses) on available-for-sale securities.....  
 Plus: other tax equivalent adjustments.....  
 Equals: Pretax net operating income (tax equivalent).....

Less: Applicable income taxes (tax equivalent).....  
 Less: Minority interest.....  
 Equals: Net operating income.....

Plus: Net extraordinary items.....  
 Equals: Net income.....  
 Memo: Net income (last four quarters).....  
 Net income-BHC and noncontrolling (minority) interest.....

### Margin Analysis

Average earning assets / Average assets.....  
 Average interest-bearing funds / Average assets.....  
 Interest income (tax equivalent) / Average earning assets.....  
 Interest expense / Average earning assets.....  
 Net interest income (tax equivalent) / Average earning assets.....

### Yield or Cost

Total loans and leases (tax equivalent).....  
 Interest-bearing bank balances.....  
 Federal funds sold and reverse repos.....  
 Trading assets.....  
 Total earning assets.....

Investment securities (tax equivalent).....  
 US Treasury and agency securities (excluding mortgage-backed securities).....  
 Mortgage-backed securities.....  
 All other securities.....

Interest-bearing deposits.....  
 Time deposits of \$250K or more.....  
 Time deposits < \$250K.....  
 Other domestic deposits.....  
 Foreign deposits.....

Federal funds purchased and repos.....  
 Other borrowed funds and trading liabilities.....  
 All interest-bearing funds.....

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Interest income (tax equivalent).....	2.99	3.12	36	2.64			2.59			3.11	3.27	34	4.10	4	60
Less: Interest expense.....	0.13	0.33	15	0.08			0.07			0.24	0.48	15	0.63	0.98	22
Equals: Net interest income (tax equivalent).....	2.86	2.79	50	2.56			2.51			2.87	2.77	49	3.47	3.01	72
Plus: Non-interest income.....	1.16	0.94	67	1.37			1.38			1.47	1.21	68	1.65	1.32	72
Equals: adjusted operating income (tax equivalent).....	4.02	3.77	74	3.93			3.90			4.33	4.04	70	5.12	4.41	80
Less: Overhead expense.....	2.56	2.18	80	2.32			2.32			2.42	2.57	51	2.84	2.69	64
Less: Provision for credit losses.....	0.30	0.10	91	-0.05			-0.05			0.59	0.51	63	0.15	0.15	60
Plus: Realized gains (losses) on held-to-maturity securities.....	0	0	48	0			0			0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities.....	0	0	45	0			0			0	0.02	27	0	0.01	27
Plus: other tax equivalent adjustments.....	0	0	48	0			0			0	0	17	0	0	73
Equals: Pretax net operating income (tax equivalent).....	1.16	1.46	17	1.65			1.62			1.32	1.04	70	2.15	1.56	92
Less: Applicable income taxes (tax equivalent).....	0.28	0.34	26	0.41			0.40			0.32	0.23	77	0.54	0.36	89
Less: Minority interest.....	0	0	43	0			0			0	0	42	0	0	36
Equals: Net operating income.....	0.87	1.10	18	1.24			1.22			1	0.81	67	1.61	1.19	90
Plus: Net extraordinary items.....	0	0	51	0			0			0	0	50	0	0	50
Equals: Net income.....	0.87	1.10	18	1.24			1.22			1	0.82	66	1.61	1.19	90
Memo: Net income (last four quarters).....	0.94	1.10	23	1.25			1.22			1	0.82	66	1.61	1.19	90
Net income-BHC and noncontrolling (minority) interest.....	0.87	1.11	16	1.24			1.22			1	0.83	66	1.61	1.20	89
Margin Analysis	90.61	92.93	22	91.12			91.24			91.15	92.32	33	90.41	91.05	42
Average earning assets / Average assets.....	45.82	60.58	6	50.83			50.02			54.54	64.06	13	60.51	65.57	27
Average interest-bearing funds / Average assets.....	3.30	3.36	42	2.90			2.84			3.41	3.55	36	4.53	4.41	60
Interest income (tax equivalent) / Average earning assets.....	0.14	0.35	15	0.09			0.08			0.26	0.52	16	0.69	1.08	21
Interest expense / Average earning assets.....	3.16	3.01	55	2.81			2.76			3.14	3.01	51	3.84	3.33	72
Net interest income (tax equivalent) / Average earning assets.....	2.56	1.96	87	2.23			2.20			2.17	2.25	42	2.47	2.76	26
Yield or Cost	1.63	1.38	76	1.03			0.54			7.68	1.75	97	2.34	2.32	61
Total loans and leases (tax equivalent).....	2.54	1.87	93	2.28			2.26			2.27	2.05	69	2.61	2.61	53
Interest-bearing bank balances .....	4.25	2.89	88	2.20			2.64			3.17	3.24	56	5.66	4.06	86
Federal funds sold and reverse repos.....	0.16	0.35	23	0.08			0.07			0.31	0.53	23	0.78	1.10	27
Trading assets.....	0.17	0.61	6	1.02			0.93			1.93	1.42	87	2.29	1.96	76
Foreign deposits.....	0.12	0.58	8	0.57			0.52			1.27	1.36	41	1.41	1.82	25
Other domestic deposits.....	0.18	0.31	31	0.05			0.05			0.24	0.36	30	0.69	0.93	35
Time deposits of \$250K or more .....	0.52			0.08			0.08			0.35	0.42	53	1.58	1.19	73
Time deposits < \$250K.....	0.08	0.88	7	0.01			0.01			0.70	0.62	70	1.55	1.86	39
Investment securities (tax equivalent).....	2.14	1.55	79	1.46			1.46			1.61	1.50	56	2.81	2.38	74
All other securities .....	0.28	0.54	22	0.16			0.15			0.44	0.74	20	1.04	1.49	24

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Non-interest Income and Expenses**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Non-interest Income and Expenses</b>															
Total non-interest income .....	1,634,429	1,552,798	2,111,830	1,989,574	1,967,448										
Fiduciary activities income .....	510,439	447,077	611,352	544,412	515,754										
Service charges on deposit accounts - domestic .....	238,546	213,881	290,736	270,745	331,510										
Trading revenue.....	-15,865	18,397	24,215	40,536	62,044										
Investment banking fees and commissions.....	108,669	79,323	106,427	119,151	118,234										
Insurance activities revenue.....	41,894	35,234	46,703	47,022	47,198										
Venture capital revenue.....	33,223	-53	29,304	54,786	39,350										
Net servicing fees .....	184,203	168,577	234,205	183,515	226,308										
Net securitization income .....	0	0	0	0	0										
Net gains (losses) on sales of loans, OREO, other assets.....	52,001	210,855	259,421	285,163	159,569										
Other non-interest income.....	481,319	379,507	509,467	444,244	467,481										
Total overhead expenses .....	3,599,598	2,626,618	3,535,789	3,276,949	3,392,488										
Personnel expense.....	2,090,075	1,530,634	2,045,677	1,950,692	1,900,797										
Net occupancy expense.....	337,584	244,057	326,698	322,037	324,079										
Goodwill impairment losses .....	0	0	0	0	0										
Amortization expenses and impairment loss (other intangible assets).....	38,024	8,213	10,167	14,869	19,490										
Other operating expenses.....	1,133,915	843,714	1,153,247	989,351	1,148,122										
Fee income on mutual funds and annuities.....	17,450	33,046	35,746	66,060	71,070										
<b>Memoranda</b>															
Assets under management in proprietary mutual funds and annuities .....	12,696,305	12,987,015	13,182,574	12,899,348	12,520,155										
Number of equivalent employees .....	22,879	17,103	17,421	17,076	17,503										
Average personnel expense per employee.....	91.35	89.50	117.43	114.24	108.60										
Average assets per employee.....	8,190.92	8,829.21	8,765.41	7,934.68	6,832.61										
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income .....	1.07	2.43	39	2.13			1.69			3.32	2.02	72	3.61	2.72	69
Overhead expenses / Net Interest Income + non-interest income .....	63.95	58.02	77	59.11			59.56			55.96	62.28	29	55.64	61.29	26
<b>Percent of Average Assets</b>															
Total overhead expense .....	2.56	2.18	80	2.32			2.32			2.42	2.57	51	2.84	2.69	64
Personnel expense.....	1.49	1.20	81	1.35			1.34			1.44	1.30	63	1.59	1.41	69
Net occupancy expense.....	0.24	0.22	57	0.22			0.21			0.24	0.26	36	0.27	0.28	47
Other operating expenses.....	0.83	0.73	75	0.75			0.76			0.74	0.94	42	0.98	0.97	65
Overhead less non-interest income .....	1.40	1.22	63	0.95			0.93			0.95	1.25	27	1.19	1.32	36
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense .....	63.66	57.55	78	58.96			59.41			55.80	61.82	29	55.43	60.64	28
Personnel expense.....	36.96	31.86	78	34.36			34.37			33.21	32.36	49	31.06	32.39	39
Net occupancy expense.....	5.97	5.98	48	5.48			5.49			5.48	6.58	30	5.29	6.52	25
Other operating expenses.....	20.72	19.14	72	19.12			19.55			17.10	22.28	27	19.08	21.20	44
Total non-interest income .....	28.90	24.10	66	34.86			35.48			33.88	28.83	64	32.14	29.23	66
Fiduciary activities income .....	9.03	2.13	91	10.04			10.27			9.27	2.09	93	8.43	1.97	92
Service charges on domestic deposit accounts .....	4.22	3.30	62	4.80			4.89			4.61	3.27	75	5.42	3.88	69
Trading revenue.....	-0.28	0.57	7	0.41			0.41			0.69	1.28	62	1.01	1.18	64
Investment banking fees and commissions.....	1.92	2.15	61	1.78			1.79			2.03	2.46	61	1.93	3.54	52
Insurance activities revenue.....	0.74	0.36	78	0.79			0.78			0.80	0.41	77	0.77	0.47	76
Venture capital revenue.....	0.59	0.01	95	0			0.49			0.93	0.01	95	0.64	0.02	94
Net servicing fees .....	3.26	1.23	86	3.78			3.94			3.12	0.01	96	3.70	0.28	98
Net securitization income .....	0	0	46	0			0			0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.92	1.19	53	4.73			4.36			4.86	3.92	66	2.61	1.86	69
Other non-interest income.....	8.51	8.80	61	8.52			8.56			7.56	9.65	44	7.64	10.04	43
Overhead less non-interest income .....	34.75	32.79	49	24.10			23.93			21.92	31.93	23	23.28	31.06	26
Applicable income taxes / Pretax net operating income (tax equivalent).....	23.01	21.50	68	24.35			24.15			23.30	18.63	81	24.05	20.56	78
Applicable income tax + TE / Pretax net operating income + TE .....	24.60	23.57	68	24.95			24.74			24.27	21.18	76	24.94	23.23	72

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans .....	73,339,192	56,354,051	54,515,656	58,354,295	56,190,676	30.14	25.16	
Commercial and industrial loans .....	28,128,741	17,870,495	18,072,281	22,431,380	19,037,513	57.40	64.60	
Loans to individuals .....	15,138,974	14,198,755	14,411,192	12,583,272	10,902,321	6.62	99.12	
Loans to depository institutions and acceptances of other banks .....	12,076	2,337	2,743	2,026	2,559	416.73	82.33	
Agricultural loans .....	55,844	21,682	22,611	25,593	32,001	157.56	-18.70	
Other loans and leases .....	11,593,786	5,135,574	5,887,969	5,139,301	4,757,799	125.75	154.16	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	128,268,613	93,582,894	92,912,452	98,535,867	90,922,869	37.06	45.88	
Less: Allowance for loan and lease losses .....	1,875,591	1,515,024	1,469,226	1,736,387	1,051,071	23.80	85.09	
Net loans and leases .....	126,393,022	92,067,870	91,443,226	96,799,480	89,871,798	37.28	45.43	
Debt securities that reprice or mature in over 1 year .....	23,037,977	5,654,846	6,384,997	6,205,296	8,271,967	307.40	69.81	
Mutual funds and equity securities .....	194,537	82,456	77,640	92,985	140,041	135.93	108.62	
Subtotal .....	149,625,536	97,805,172	97,905,863	103,097,761	98,283,806	52.98	48.77	
Interest-bearing bank balances .....	25,391,528	38,445,788	41,872,304	23,663,810	7,190,154	-33.95	302.63	
Federal funds sold and reverse repos .....	0	0	0	0	3,500			
Debt securities that reprice or mature within 1 year .....	733,196	322,295	305,098	364,263	698,498	127.49	-24.77	
Trading assets .....	129,672	624,556	468,031	1,068,581	470,129	-79.24	-23.95	
Total earning assets .....	175,879,967	137,198,503	140,551,679	128,196,451	106,651,315	28.19	62.78	
Non-interest-bearing cash and due from depository institutions .....	2,255,810	1,479,712	1,337,577	1,552,743	1,432,805	52.45	64.87	
Premises, fixed assets, and leases .....	1,611,648	1,115,184	1,143,184	1,154,020	1,124,342	44.52	154.89	
Other real estate owned .....	37,031	24,786	23,901	34,668	85,646	49.40	-66.49	
Investment in unconsolidated subsidiaries .....	104,058	49,934	51,040	39,387	33,563	108.39	-18.53	
Intangible and other assets .....	18,068,965	11,998,119	11,964,722	11,623,836	10,545,086	50.60	78.62	
Total assets .....	197,955,479	151,866,238	155,072,103	142,601,105	119,872,757	30.35	64.41	
Quarterly average assets .....	201,397,245	154,094,464	157,790,468	144,646,733	122,513,033	30.70	68.58	
Average loans and leases (YTD) .....	115,761,331	97,760,235	96,632,695	96,594,677	89,487,253	18.41	29.78	
<b>Memoranda</b>								
Loans held-for-sale .....	348,457	845,886	902,127	1,057,443	442,079	-58.81	-39.00	
Loans not held-for-sale .....	127,920,156	92,737,008	92,010,325	97,478,424	90,480,790	37.94	46.44	
Real estate loans secured by 1–4 family .....	28,126,757	19,790,387	19,589,857	20,673,367	20,538,568	42.12	9.61	
Commercial real estate loans .....	45,003,135	36,344,536	34,699,862	37,468,484	35,458,630	23.82	37.69	
Construction and land development .....	8,601,040	10,033,369	9,256,034	10,029,758	8,978,082	-14.28	11.65	
Multifamily .....	5,818,550	4,169,675	3,880,186	4,601,634	4,235,225	39.54	49.10	
Nonfarm nonresidential .....	30,583,545	22,141,492	21,563,642	22,837,092	22,245,323	38.13	45.09	
Real estate loans secured by farmland .....	152,791	160,451	166,169	157,170	143,856	-4.77	-17.49	
Total investment securities .....	23,965,745	6,060,289	6,768,118	6,664,580	9,115,734	295.46	63.50	
U.S. Treasury securities .....	8,858,267	12,809	681,742	12,337	259,629	69056.59	341.38	
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0		-100.00	
Municipal securities .....	2,665,917	177	177	1,531	4,915	999999.00	7490.23	
Mortgage-backed securities .....	12,042,130	5,829,342	5,884,195	6,425,052	8,580,632	106.58	-2.80	
Asset-backed securities .....	28,988	0	0	0	0		20458.87	
Other debt securities .....	175,906	135,505	124,364	132,675	130,517	29.82	31.79	
Mutual funds and equity securities .....	194,537	82,456	77,640	92,985	140,041	135.93	108.62	
Available-for-sale securities .....	10,870,346	3,618,106	3,955,804	4,822,606	6,318,776	200.44	-4.78	
U.S. Treasury securities .....	7,658,728	9,744	678,690	9,338	9,767	78499.43	281.61	
US agency securities (excluding mortgage-backed securities) .....	0	0	0	0	0		-100.00	
Municipal securities .....	0	0	0	0	775		-100.00	
Mortgage-backed securities .....	3,033,401	3,475,479	3,155,312	4,683,454	6,180,956	-12.72	-66.97	
Asset-backed securities .....	4,116	0	0	0	0		2819.15	
Other debt securities .....	174,101	132,883	121,802	129,814	127,278	31.02	35.60	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	-1,344,207	54,211	36,616	93,292	42,289			
Available-for-sale securities appreciation (depreciation) .....	-469,809	144,183	106,457	201,579	60,500			
Structured notes, fair value .....	26,001	0	0	0	0		52963.27	
Pledged securities .....	9,577,590	4,372,894	5,001,750	4,158,851	1,782,386	119.02	232.95	

**Liabilities and Changes in Capital**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Demand deposits .....	73,016,082	56,537,667	60,129,610	47,572,884	32,396,407	29.15	120.52	
NOW, ATS and transaction accounts .....	10,008,720	11,707,652	9,663,615	14,628,231	10,943,947	-14.51	44.29	
Time deposits less brokered deposits < \$250K .....	1,103,243	-774,068	-378,943	-1,073,562	2,180,507		-79.05	
MMDA and other savings accounts .....	75,971,005	57,458,209	58,908,707	53,020,159	43,965,511	32.22	65.30	
Other non-interest-bearing deposits .....	0	0	0	0	0	0		
Core deposits .....	160,099,050	124,929,460	128,322,989	114,147,712	89,486,372	28.15	75.41	
Time deposits of \$250K or more .....	604,407	309,675	345,188	454,420	808,143	95.17	-3.15	
Foreign deposits .....	35,975	30,099	31,644	684,554	1,706,748	19.52	-86.86	
Federal funds purchased and repos .....	417,432	103,548	47,046	59,482	164,042	303.13	-33.29	
Secured federal funds purchased .....	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0			
Other borrowings w/remaining maturity of 1 year or less .....	1,219,488	906,677	903,864	349,976	1,499,211	34.50	141.76	
Other borrowings w/remaining maturity over 1 year .....	1,263,870	1,533,337	1,526,954	2,451,803	3,436,538	-17.57	-75.32	
Brokered deposits < \$250K .....	3,098,767	3,427,420	2,841,718	4,519,052	2,768,806	-9.59	130.71	
Noncore funding .....	6,639,939	6,310,756	5,696,414	8,519,287	10,383,488	5.22	-21.81	
Trading liabilities .....	0	94,526	85,676	116,902	79,903	-100.00	-100.00	
Subordinated notes and debentures + trust preferred securities .....	1,476,352	1,060,377	1,054,551	1,580,414	1,948,758	39.23	-41.57	
Other liabilities .....	4,483,645	1,942,348	2,009,068	2,049,507	2,257,587	130.84	166.53	
Total liabilities .....	172,698,986	134,337,467	137,168,698	126,413,822	104,156,108	28.56	65.92	
<b>Equity Capital</b>								
Perpetual preferred stock (including surplus) .....	2,010,600	1,750,000	1,750,000	1,250,000	1,250,000	14.89	63.26	
Common stock .....	89,718	79,871	79,871	79,871	79,871	12.33	12.27	
Common surplus .....	9,994,395	6,624,656	6,635,000	6,617,404	6,593,539	50.87	51.48	
Retained earnings .....	15,219,828	14,365,913	14,646,448	13,444,428	12,820,916	5.94	53.59	
Accumulated other comprehensive income .....	-899,993	-210,419	-127,578	-63,032	-206,680			
Other equity capital components .....	-1,158,055	-5,081,250	-5,080,336	-5,141,388	-4,820,997			
Total holding company equity capital .....	25,256,493	17,528,771	17,903,405	16,187,283	15,716,649	44.09	54.78	
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0			
Total equity capital, including minority interest .....	25,256,493	17,528,771	17,903,405	16,187,283	15,716,649	44.09	54.78	
Total liabilities and capital .....	197,955,479	151,866,238	155,072,103	142,601,105	119,872,757	30.35	64.41	
<b>Memoranda</b>								
Non-interest-bearing deposits .....	73,052,057	56,567,766	60,161,254	47,572,884	32,396,407	29.14	120.63	
Interest-bearing deposits .....	90,786,142	72,128,888	71,380,285	72,232,854	62,373,662	25.87	50.30	
Total deposits .....	163,838,199	128,696,654	131,541,539	119,805,738	94,770,069	27.31	75.20	
Long-term debt that reprices within 1 year .....	0	302,567	289,432	601,008	1,802,409	-100.00	-100.00	
<b>Changes in Holding Company Equity Capital</b>								
Equity capital, previous year-end as amended .....	17,903,405	16,187,283	16,187,283	15,716,649	15,460,191			
Accounting restatements .....	0	0	0	-91,925	0			
Net income .....	1,226,292	1,400,778	1,858,746	1,353,152	1,929,149			
Net sale of new perpetual preferred stock .....	260,600	495,000	495,000	0	14,500			
Net sale of new common stock .....	-3,297	11,488	21,620	23,232	17,818			
Sale of treasury stock .....	102,525	60,286	61,184	53,581	56,073			
Less: Purchase of treasury stock .....	1,200,000	0	0	373,750	1,349,785			
Changes incident to business combinations .....	8,391,325	0	0	0	0			
Less: Dividends declared .....	651,942	478,677	655,882	637,304	624,698			
Change in other comprehensive income .....	-772,415	-147,387	-64,546	143,648	213,401			
Changes in debit to ESOP liability .....	0	0	0	0	0			
Other adjustments to equity capital .....	0	0	0	0	0			
Holding company equity capital, ending balance .....	25,256,493	17,528,771	17,903,405	16,187,283	15,716,649			

## Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Real estate loans .....	37.05	39.88	37	37.11			35.16			40.92	36.22	55	46.88	37.78	64
Commercial and industrial loans .....	14.21	11.23	69	11.77			11.65			15.73	13.52	62	15.88	12.02	70
Loans to individuals .....	7.65	3.58	83	9.35			9.29			8.82	3.40	85	9.09	4.20	79
Loans to depository institutions and acceptances of other banks .....	0.01	0.02	74	0			0			0	0.03	69	0	0.04	64
Agricultural loans.....	0.03	0.19	52	0.01			0.01			0.02	0.19	40	0.03	0.24	44
Other loans and leases.....	5.86	4.52	66	3.38			3.80			3.60	4.63	52	3.97	5.01	50
Net loans and leases.....	63.85	63.09	48	60.62			58.97			67.88	61.58	68	74.97	63.77	80
Debt securities over 1 year.....	11.64	18.76	24	3.72			4.12			4.35	15.55	8	6.90	14.60	12
Mutual funds and equity securities .....	0.10	0.05	78	0.05			0.05			0.07	0.05	71	0.12	0.06	76
Subtotal .....	75.59	83.05	17	64.40			63.14			72.30	78.16	18	81.99	79.65	34
Interest-bearing bank balances .....	12.83	3.61	93	25.32			27			16.59	7.51	91	6	3.06	80
Federal funds sold and reverse repos.....	0	0.52	27	0			0			0	0.82	26	0	1.57	57
Debt securities 1 year or less .....	0.37	1.71	22	0.21			0.20			0.26	1.68	17	0.58	1.91	30
Trading assets .....	0.07	0.59	54	0.41			0.30			0.75	1.01	68	0.39	1.19	65
Total earning assets.....	88.85	90.76	25	90.34			90.64			89.90	91.05	31	88.97	89.53	42
Non-interest cash and due from depository institutions.....	1.14	0.98	66	0.97			0.86			1.09	1.07	48	1.20	1.14	52
Other real estate owned.....	0.02	0.01	78	0.02			0.02			0.02	0.02	67	0.07	0.03	85
All other assets.....	10.01	8.19	73	8.68			8.50			9.01	7.82	68	9.83	9.27	61
<b>Memoranda</b>															
Short-term investments .....	13.20	6.75	84	25.53			27.20			16.85	11.17	79	6.58	7.63	59
U.S. Treasury securities.....	4.47	1.98	80	0.01			0.44			0.01	0.84	38	0.22	1.03	53
US agency securities (excluding mortgage-backed securities) .....	0	0.81	10	0			0			0	0.63	11	0	0.54	13
Municipal securities .....	1.35	1.69	57	0			0			0	1.69	17	0	1.34	20
Mortgage-backed securities .....	6.08	12.93	17	3.84			3.79			4.51	11.75	13	7.16	11.44	24
Asset-backed securities .....	0.01	0.85	38	0			0			0	0.32	24	0	0.28	25
Other debt securities .....	0.09	0.51	42	0.09			0.08			0.09	0.42	46	0.11	0.39	52
Loans held-for-sale.....	0.18	0.30	63	0.56			0.58			0.74	0.52	70	0.37	0.39	62
Loans held for investment .....	64.62	63.03	48	61.06			59.33			68.36	61.72	69	75.48	63.50	82
Real estate loans secured by 1–4 family .....	14.21	12.79	59	13.03			12.63			14.50	11.91	62	17.13	13.29	65
Revolving .....	2.50	1.52	73	2.41			2.32			2.81	1.66	72	3.72	2.07	76
Closed-end, secured by first liens .....	11.67	10.86	60	10.59			10.28			11.65	9.81	61	13.34	10.69	67
Closed-end, secured by junior liens .....	0.04	0.19	30	0.03			0.03			0.04	0.22	24	0.07	0.28	27
Commercial real estate loans .....	22.73	24.89	44	23.93			22.38			26.28	22.22	59	29.58	22.23	60
Construction and land development.....	4.34	3.92	56	6.61			5.97			7.03	3.40	86	7.49	3.44	86
Multifamily.....	2.94	3.87	49	2.75			2.50			3.23	3.12	61	3.53	3.01	68
Nonfarm nonresidential .....	15.45	15.73	48	14.58			13.91			16.01	14.72	51	18.56	14.69	61
Real estate loans secured by farmland.....	0.08	0.34	50	0.11			0.11			0.11	0.33	55	0.12	0.36	55

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	57.18	62.29	33	60.22			58.67			59.22	57.15	44	61.80	57.46	47
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	21.93	20.65	54	21.15			21.08			20.98	19.43	54	22.59	20.75	57
Real estate loans secured by 1–4 family.....	3.86	2.39	74	3.91			3.87			4.06	2.64	68	4.91	3.15	72
Revolving .....	18.07	18.01	51	17.24			17.21			16.92	16.59	51	17.68	17.39	53
Closed-end.....	35.09	38.12	40	38.84			37.35			38.03	34.63	51	39	33.52	53
Commercial real estate loans .....	6.71	6.10	60	10.72			9.96			10.18	5.26	84	9.87	5.09	81
Construction and land development.....	1.10	1.40	57	1.49			1.58			1.30	0.93	65	1.69	0.94	74
1–4 family.....	5.60	4.62	60	9.23			8.38			8.88	4.19	91	8.19	4.02	85
Other.....	4.54	5.86	50	4.46			4.18			4.67	4.96	55	4.66	4.69	59
Multifamily.....	23.84	24.30	46	23.66			23.21			23.18	22.93	47	24.47	22.15	52
Nonfarm nonresidential .....	7.31	8.11	45	7.12			7.23			6.68	7.68	44	7.07	7.72	51
Owner-occupied.....	16.54	15.95	51	16.54			15.98			16.49	14.95	57	17.40	14.34	61
Other.....	0.12	0.55	51	0.17			0.18			0.16	0.54	52	0.16	0.55	53
Real estate loans secured by farmland.....	0.01	0.04	73	0			0			0	0.06	68	0	0.11	62
Loans to depository institutions and acceptances of other banks.....	21.93	18.37	65	19.10			19.45			22.76	22.17	55	20.94	19.53	60
Commercial and industrial loans .....	11.80	6.24	78	15.17			15.51			12.77	6.13	79	11.99	7.13	76
Loans to individuals .....	0.49	0.53	76	0.58			0.62			0.57	0.65	74	0.69	0.81	73
Credit card loans .....	0.04	0.31	50	0.02			0.02			0.03	0.32	38	0.04	0.37	42
Agricultural loans.....	9.04	8.16	62	5.49			6.34			5.22	9.09	48	5.23	9.85	42
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	379.14	411.16	41	384.59			365.86			436.12	381.27	53	454.80	391.26	55
Real estate loans secured by 1–4 family.....	145.41	133.66	61	135.06			131.47			154.50	125.03	64	166.24	138.18	63
Revolving .....	25.61	15.46	73	24.94			24.14			29.90	17.42	72	36.11	21.26	72
Closed-end.....	119.80	116.59	57	110.12			107.33			124.60	106.14	60	130.13	115.20	59
Commercial real estate loans .....	232.65	254.65	41	248.03			232.88			280.02	234.65	55	287	229.44	56
Construction and land development.....	44.47	39.81	57	68.47			62.12			74.96	35.62	85	72.67	34.95	83
1–4 family.....	7.32	9.02	55	9.53			9.88			9.54	6.34	69	12.42	6.61	73
Other.....	37.14	30.27	59	58.95			52.24			65.42	28.16	92	60.25	27.32	87
Multifamily.....	30.08	40.47	47	28.46			26.04			34.39	32.74	65	34.28	31.04	66
Nonfarm nonresidential .....	158.11	161.09	50	151.10			144.72			170.68	155.06	54	180.05	152.10	57
Owner-occupied.....	48.46	53.43	46	45.50			45.08			49.22	52.37	50	52.03	53.07	54
Other.....	109.65	105.96	50	105.61			99.64			121.46	100.54	60	128.03	97.41	64
Real estate loans secured by farmland.....	0.79	3.36	50	1.09			1.12			1.17	3.44	55	1.16	3.60	52
Loans to depository institutions and acceptances of other banks.....	0.06	0.26	73	0.02			0.02			0.02	0.28	68	0.02	0.44	63
Commercial and industrial loans .....	145.42	115.08	68	121.96			121.29			167.64	139.91	64	154.09	122.02	66
Loans to individuals .....	78.26	35.47	80	96.90			96.72			94.04	37.47	84	88.24	43.51	78
Credit card loans .....	3.24	2.79	76	3.70			3.85			4.17	3.30	75	5.07	4.34	75
Agricultural loans.....	0.29	1.73	50	0.15			0.15			0.19	1.88	41	0.26	2.18	41
Other loans and leases.....	59.94	50.11	68	35.05			39.52			38.41	49.54	54	38.51	52.44	50
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	32.15	30.74	50	35.49			34.08			34.92	27.32	68	35.65	26.45	71
(CECL transition adjusted) .....	213.17	205.31	53	226.67			212.49			257.19	183.76	75	262.33	178.57	75
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	261.63	262.15	49	272.17			257.57			306.41	240.85	63	314.35	236.10	63

## Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Short-term investments .....	13.20	6.75	84	25.53			27.20			16.85	11.17	79	6.58	7.63	59
Liquid assets .....	24.56	23.63	62	30.51			32.36			22.89	26.22	44	14.89	22.44	30
Investment securities .....	12.11	20.98	19	3.99			4.36			4.67	17.85	6	7.60	16.99	11
Net loans and leases .....	63.85	63.09	48	60.62			58.97			67.88	61.58	68	74.97	63.77	80
Net loans, leases and standby letters of credit .....	65.18	63.92	48	62.20			60.49			69.57	62.48	70	77.13	64.84	82
Core deposits .....	80.88	74.28	69	82.26			82.75			80.05	70.67	79	74.65	63.09	75
Noncore funding .....	3.35	12.30	13	4.16			3.67			5.97	14.13	24	8.66	19.36	19
Time deposits of \$250K or more .....	0.31	1.67	9	0.20			0.22			0.32	2.11	7	0.67	2.94	10
Foreign deposits .....	0.02	0.33	79	0.02			0.02			0.48	0.36	83	1.42	0.43	84
Federal funds purchased and repos .....	0.21	1.24	34	0.07			0.03			0.04	1.47	23	0.14	1.94	25
Secured federal funds purchased .....	0	0	48	0			0			0	0	48	0	0	49
Net federal funds purchased (sold) .....	0.21	0.58	46	0.07			0.03			0.04	0.54	41	0.13	0.48	41
Commercial paper .....	0	0.02	45	0			0			0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less .....	0.62	2.18	35	0.60			0.58			0.25	1.24	39	1.25	3.01	32
Earning assets that reprice within 1 year .....	48.90	35.71	84	56.93			57.94			53.47	39.38	86	52.64	39.29	86
Interest-bearing liabilities that reprice within 1 year .....	2.04	6.79	9	1.60			1.48			2.12	8.20	9	3.40	10.19	10
Long-term debt that reprices within 1 year .....	0	0.38	32	0.20			0.19			0.42	0.47	72	1.50	0.96	76
Net assets that reprice within 1 year .....	46.86	27.35	92	55.13			56.27			50.93	29.11	93	47.73	26.63	92
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-13.02	5.89	4	-33.18			-37.25			-15.04	3.20	6	2.53	14.45	18
Net short-term noncore funding dependence .....	-13.94	0.87	10	-34.82			-38.88			-18.16	-4.76	14	-2.91	3.38	23
Short-term investment / Short-term noncore funding .....	495.91	112.63	93	823.40			1,029			453.70	184.19	89	157.04	77.77	80
Liquid assets - short-term noncore funding / Nonliquid assets .....	29.03	24.05	66	39.43			43.94			24.87	28.18	52	12.56	16.97	47
Net loans and leases / Total deposits .....	77.15	79.04	45	71.54			69.52			80.80	79.43	56	94.83	90.31	60
Net loans and leases / Core deposits .....	78.95	86.19	38	73.70			71.26			84.80	88.34	48	100.43	103.93	50
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-7.64	-10.05	53	0.41			0.27			0.79	1.57	44	0.37	0.72	47
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-2.67	-19.27	92	1.08			0.78			1.70	4.31	16	0.54	1.36	34
Structured notes appreciation (depreciation) / Tier 1 capital .....	-0.02	-0.47	83							0.02				0	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	53.83	26.09	83	38.94			40.41			26.24	11.38	75	29.15	12.67	78
Available-for-sale securities .....	45.36	71.92	15	59.70			58.45			72.36	87.23	22	69.32	85.40	20
U.S. Treasury securities .....	36.96	9.62	90	0.21			10.07			0.19	4.72	42	2.85	6.15	55
US agency securities (excluding mortgage-backed securities) .....	0	4.10	10	0			0			0	4.01	10	0	3.49	13
Municipal securities .....	11.12	8.02	67	0			0			0.02	9.83	18	0.05	7.75	20
Mortgage-backed securities .....	50.25	62.34	30	96.19			86.94			96.41	66.64	92	94.13	67.43	91
Asset-backed securities .....	0.12	4.33	39	0			0			0	1.91	24	0	1.66	24
Other debt securities .....	0.73	3.02	42	2.24			1.84			1.99	3.01	53	1.43	2.94	56
Mutual funds and equity securities .....	0.81	0.27	85	1.36			1.15			1.40	0.35	89	1.54	0.40	89
Debt securities 1 year or less .....	3.06	9.28	29	5.32			4.51			5.47	10.55	34	7.66	11.86	48
Debt securities 1 to 5 years .....	39.53	20.14	84	1.35			10.90			1.46	17.03	10	1.23	17.94	8
Debt securities over 5 years .....	56.60	68.28	27	91.96			83.44			91.65	69.86	83	89.51	66.02	80
Pledged securities .....	39.96	31.26	66	72.16			73.90			62.40	35.67	81	19.55	30.57	40
Structured notes, fair value .....	0.11	0.20	80	0			0			0	0.02	42	0	0.03	42
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-32.61	-40.81	64	88.38			75.53			204.46	183.32	65	-23.96	26.69	15
Investment securities .....	295.46	11.76	97	-17.46			1.55			-26.89	23.62	3	-24.62	11.75	0
Core deposits .....	28.15	4.57	90	14.08			12.42			27.56	26.88	60	4.69	11.23	31
Noncore funding .....	5.22	36.20	34	-31.15			-33.14			-17.95	-12.18	44	-33.49	6.59	4

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			33,866,574	32,993,395	31,182,228
Commit: Secured commercial real estate loans .....	5,076,199	5,777,406	5,024,237	7,285,634	9,063,457
Commit: Unsecured real estate loans .....	1,157,076	951,983	971,192	868,426	871,009
Credit card lines (reported semiannually, June/Dec) .....	0	0	4,928,754	4,566,331	4,185,337
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	2,625,468	2,395,893	2,353,742	2,406,056	2,588,301
Commercial and similar letters of credit .....	28,926	34,495	31,981	27,370	41,637
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	1,256,627	2,902,571	1,922,478	3,487,241	1,544,652
Written options contracts (interest rate) .....	1,189,294	1,519,267	1,247,509	1,638,664	1,572,387
Purchased options contracts (interest rate) .....	1,219,635	1,519,270	1,277,849	1,638,664	17,182,387
Interest rate swaps .....	65,695,749	54,191,195	53,319,069	80,968,046	82,584,630
Futures and forward foreign exchange .....	1,555,251	528,193	708,812	566,363	912,496
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						21.84				23.14	22.01	59	26.01	23.52	64
Standby letters of credit .....	1.33	0.66	85	1.58			1.52			1.69	0.71	87	2.16	0.84	88
Commercial and similar letters of credit .....	0.01	0.02	69	0.02			0.02			0.02	0.02	70	0.03	0.02	78
Securities lent .....	0	0.08	42	0			0			0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.27	27	0			0			0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.17	29	0			0			0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.20	34	0			0			0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.19	33	0			0			0	0.30	33	0	0.45	34
Derivative contracts .....	35.82	44.74	72	39.94			37.71			61.92	48.62	79	86.59	68.47	82
Interest rate contracts .....	35.04	32.78	75	39.60			37.25			61.52	34.36	84	85.83	47.31	84
Interest rate futures and forward contracts .....	0.63	3.53	71	1.91			1.24			2.45	6.21	69	1.29	10.67	65
Written options contracts (interest rate) .....	0.60	1.49	64	1			0.80			1.15	2.18	56	1.31	2.47	68
Purchased options contracts (interest rate) .....	0.62	1.57	69	1			0.82			1.15	1.46	73	14.33	2.65	91
Interest rate swaps .....	33.19	23.04	81	35.68			34.38			56.78	20.83	88	68.89	28.86	89
Foreign exchange contracts .....	0.79	6.65	72	0.35			0.46			0.40	6.01	65	0.76	10.12	65
Futures and forward foreign exchange contracts .....	0.79	4.26	75	0.35			0.46			0.40	3.47	69	0.76	5.23	71
Written options contracts (foreign exchange) .....	0	0.04	40	0			0			0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange) .....	0	0.04	40	0			0			0	0.04	40	0	0.08	39
Foreign exchange rate swaps .....	0	0.85	38	0			0			0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts .....	0	1.18	35	0			0			0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts .....	0	0.09	43	0			0			0	0.14	42	0	0.19	40
Written options contracts (commodity and other) .....	0	0.41	39	0			0			0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other) .....	0	0.31	39	0			0			0	0.37	36	0	0.94	34
Commodity and other swaps .....	0	0.31	37	0			0			0	0.32	36	0	0.38	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						35.05				34.16	42.82	55	34.85	45.53	48

**Derivative Instruments**

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	70,916,556	60,660,496	58,475,717	88,298,978	103,796,552
Interest rate contracts .....	69,361,305	60,132,303	57,766,905	87,732,615	102,884,056
Foreign exchange contracts.....	1,555,251	528,193	708,812	566,363	912,496
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	2,811,878	3,430,764	2,631,290	4,053,604	2,457,148
Written options .....	1,189,294	1,519,267	1,247,509	1,638,664	1,572,387
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,189,294	1,519,267	1,247,509	1,638,664	1,572,387
Purchased options .....	1,219,635	1,519,270	1,277,849	1,638,664	17,182,387
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,219,635	1,519,270	1,277,849	1,638,664	17,182,387
Swaps .....	65,695,749	54,191,195	53,319,069	80,968,046	82,584,630
Held for trading.....	0	30,407,925	33,203,239	33,761,737	44,753,804
Interest rate contracts .....	0	29,879,732	32,494,427	33,195,374	43,841,308
Foreign exchange contracts.....	0	528,193	708,812	566,363	912,496
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	70,916,556	30,252,571	25,272,478	54,537,241	59,042,748
Interest rate contracts .....	69,361,305	30,252,571	25,272,478	54,537,241	59,042,748
Foreign exchange contracts.....	1,555,251	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	67,529,844	60,716,687	55,303,198	83,170,228	100,779,530
One year or less .....	42,346,390	43,865,310	39,045,078	60,316,671	78,852,071
Over 1 year to 5 years .....	14,477,865	11,380,442	11,250,466	15,413,888	13,670,823
Over 5 years .....	10,705,589	5,470,935	5,007,654	7,439,669	8,256,636
Gross negative fair value (absolute value) .....	1,564,430	106,039	95,045	140,485	87,304
Gross positive fair value.....	491,867	628,723	449,807	1,086,220	432,188
Held for trading.....	0	584,340	425,640	1,036,756	415,722
Non-traded.....	491,867	44,383	24,167	49,464	16,466
Current credit exposure on risk-based capital derivative contracts .....	97,293	586,064	427,476	1,037,187	421,344
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	97.81	93.95	33	99.13			98.79			99.36	94.10	44	99.12	93.44	45
Foreign exchange contracts .....	2.19	3.10	72	0.87			1.21			0.64	3.49	62	0.88	3.20	62
Equity, commodity, and other contracts .....	0	1.15	35	0			0			0	1.17	32	0	1.64	31
Futures and forwards .....	3.97	9.12	53	5.66			4.50			4.59	14.05	41	2.37	13.49	33
Written options .....	1.68	5.29	47	2.50			2.13			1.86	8.18	32	1.51	5.91	35
Exchange-traded .....	0	0.14	42	0			0			0	0.14	40	0	0.15	42
Over-the-counter .....	1.68	4.93	49	2.50			2.13			1.86	7.73	33	1.51	5.10	37
Purchased options .....	1.72	4.14	57	2.50			2.19			1.86	3.42	57	16.55	4.42	86
Exchange-traded .....	0	0.14	41	0			0			0	0.15	40	0	0.28	39
Over-the-counter .....	1.72	3.58	60	2.50			2.19			1.86	2.86	61	16.55	3.35	90
Swaps .....	92.64	77.96	64	89.34			91.18			91.70	68.76	72	79.56	69.75	48
Held for trading .....	0	38.03	22	50.13			56.78			38.24	43.53	46	43.12	44.16	46
Interest rate contracts .....	0	31.70	23	49.26			55.57			37.59	36.62	49	42.24	37.24	51
Foreign exchange contracts .....	0	1.66	34	0.87			1.21			0.64	1.60	71	0.88	1.60	70
Equity, commodity, and other contracts .....	0	0.57	40	0			0			0	0.68	38	0	0.83	36
Non-traded .....	100	61.97	77	49.87			43.22			61.76	56.47	53	56.88	55.84	53
Interest rate contracts .....	97.81	57.96	61	49.87			43.22			61.76	53.82	57	56.88	52.22	56
Foreign exchange contracts .....	2.19	0.39	90	0			0			0	0.46	34	0	0.34	33
Equity, commodity, and other contracts .....	0	0.10	38	0			0			0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less) .....	95.22	93.16	36	100.09			94.57			94.19	91.48	44	97.09	93.86	48
One year or less .....	59.71	37.29	70	72.31			66.77			68.31	32.05	85	75.97	32.17	84
Over 1 year to 5 years .....	20.42	22.61	41	18.76			19.24			17.46	27.06	36	13.17	30.45	28
Over 5 years .....	15.10	26.09	41	9.02			8.56			8.43	29.56	24	7.95	28.09	26
Gross negative fair value (absolute value) .....	2.21	2.48	43	0.17			0.16			0.16	1.55	7	0.08	0.83	8
Gross positive fair value .....	0.69	2.55	12	1.04			0.77			1.23	2.23	23	0.42	1.19	16
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.09	0.10	63	0.01			0.01			0.01	0.07	29	0.01	0.06	35
Gross positive fair value (X) .....	0.03	0.10	43	0.05			0.03			0.09	0.09	66	0.04	0.07	61
Held for trading (X) .....	0	0.06	23	0.04			0.03			0.09	0.07	72	0.04	0.06	69
Non-traded (X) .....	0.03	0.02	70	0			0			0	0.02	39	0	0.01	41
Current credit exposure (X) .....	0.01	0.06	26	0.04			0.03			0.09	0.06	71	0.04	0.05	64
Credit losses on derivative contracts .....	0	0	50	0			0			0	0	43	0	0	45
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0			0			0	0	46	0	0	47
90+ days past due .....	0	0	48	0			0			0	0	47	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.07	0.70	25	0.57			0.41			0.98	0.85	67	0.41	0.73	61

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	1,469,226	1,736,387	1,736,387	1,051,071	1,019,444
Gross losses .....	227,919	267,567	338,154	333,507	237,708
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	108,284	106,204	145,993	86,366	93,335
Net losses .....	119,635	161,363	192,161	247,141	144,373
Provision for loan and lease losses .....	427,000	-60,000	-75,000	800,000	176,000
Adjustments .....	99,000	0	0	132,457	0
Ending balance .....	1,875,591	1,515,024	1,469,226	1,736,387	1,051,071
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	0.30	0.09	92	-0.05			-0.05			0.59	0.51	63	0.15	0.15	60
Provision for loan and lease losses / Average loans and leases .....	0.49	0.16	90	-0.08			-0.08			0.83	0.82	57	0.20	0.24	51
Provision for loan and lease losses / Net loan and lease losses .....	356.92	151.30	74	-37.18			-39.03			323.70	487.86	48	121.91	130.58	55
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.47	1.17	80	1.63			1.60			1.78	1.58	70	1.16	0.83	84
Allowance for loan and lease losses / Total loans and leases .....	1.46	1.15	81	1.62			1.58			1.76	1.55	70	1.16	0.81	84
Allowance for loan and lease losses / Net loans and leases losses (X) .....	11.76	38.64	41	7.04			7.65			7.03	11.58	50	7.28	8.03	65
Allowance for loan and lease losses / Nonaccrual assets .....	77.21	428.13	3	67.55			71.31			91.61	299.17	8	108.54	218.72	25
ALLL / 90+ days past due + nonaccrual loans and leases .....	63.60	320.87	5	46.35			48.59			63.08	244.34	9	64.46	151.73	19
Gross loan and lease losses / Average loans and leases .....	0.26	0.16	76	0.36			0.35			0.35	0.34	63	0.27	0.28	56
Recoveries / Average loans and leases .....	0.12	0.07	81	0.14			0.15			0.09	0.07	70	0.10	0.08	73
Net losses / Average loans and leases .....	0.14	0.09	73	0.22			0.20			0.26	0.27	61	0.16	0.21	52
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0			0			0	0	44	0	0	40
Recoveries / Prior year-end losses .....	32.02	34.26	53	31.84			43.78			36.33	33.98	62	40.36	36.22	68
Earnings coverage of net loan and lease losses (X) .....	16.95	36.38	45	11.13			12.39			10.40	22.91	45	18.86	24.40	59
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	0.05	-0.01	90	0.18			0.13			0.06	0.04	71	0.03	0.01	74
Real estate loans secured by 1–4 family .....	0	-0.02	77	-0.01			-0.01			0.03	0.01	76	0.05	0.01	85
Revolving .....	-0.03	-0.06	46	-0.08			-0.08			0.07	0.01	80	0.13	0.02	83
Closed-end .....	0.01	-0.01	86	0			0.01			0.02	0	73	0.03	0	80
Commercial real estate loans .....	0.09	0	93	0.29			0.21			0.08	0.07	65	0.02	0.01	70
Construction and land development .....	-0.10	-0.02	7	0.02			0.05			0.01	0	73	0.10	-0.01	94
1–4 family .....	0	0	28	0			0			0	0	26	0	0	83
Other .....	-0.10	-0.01	6	0.02			0.05			0.01	0	77	0.10	-0.01	94
Multifamily .....	0	0	13	0.10			0.07			0	0	86	0	0	29
Nonfarm nonresidential .....	0.16	0	96	0.44			0.30			0.13	0.11	70	0	0.02	28
Owner-occupied .....	0.02	0	93	-0.01			-0.02			0.02	0.02	68	0.01	0.01	69
Other .....	0.14	0.01	96	0.45			0.32			0.11	0.08	73	-0.01	0.01	13
Real estate loans secured by farmland .....	0	0	55	-0.63			-0.46			0.43	0.02	94	0.02	0.01	82
Commercial and industrial loans .....	0.17	0.11	69	0.33			0.38			0.37	0.47	48	0.16	0.37	32
Loans to individuals .....	0.24	0.76	24	0.22			0.21			0.61	1.13	39	0.73	1.17	40
Credit card loans .....	2.13	1.94	56	2.39			2.14			3.08	2.92	52	2.90	3.11	39
Agricultural loans .....	0	0.02	50	0			-0.04			0	0.19	35	0	0.08	12
Loans to foreign governments and institutions .....	0.05						0.41			0.97	0.15	93	0.32	0.15	77
Other loans and leases .....	0.32	0.13	84	0.51			0.41			0.97	0.15	93	0.32	0.15	77

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

**Past Due and Nonaccrual Assets**

Dollar Amount in Thousands	09/30/2022	09/30/2021			12/31/2021			12/31/2020			12/31/2019				
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases .....	1,578,766		836,574		845,930			662,439			1,193,429				
90+ days past due loans and leases .....	519,529		1,026,080		963,399			859,208			667,517				
Nonaccrual loans and leases .....	2,429,326		2,242,263		2,060,083			1,893,299			963,112				
Total past due and nonaccrual loans and leases .....	4,527,621		4,104,917		3,869,412			3,414,946			2,824,058				
Restructured 30–89 days past due .....	15,940		4,489		7,068			6,768			15,605				
Restructured 90+ days past due .....	713		0		0			0			68				
Restructured nonaccrual .....	489,766		881,577		723,440			663,949			142,126				
Total restructured loans and leases .....	506,419		886,066		730,508			670,717			157,799				
30–89 days past due loans held for sale .....	220		208		1,177			1,407			391				
90+ days past due loans held for sale .....	104		98		952			41			4				
Nonaccrual loans held for sale .....	0		0		0			0			0				
Total past due and nonaccrual loans held for sale .....	324		306		2,129			1,448			395				
Restructured loans and leases in compliance .....	337,870		238,466		217,213			232,226			218,751				
Other real estate owned .....	37,031		24,786		23,901			34,668			85,646				
<b>Other Assets</b>															
30–89 days past due .....	0		0		0			0			0				
90+ days past due .....	4,148		5,836		5,312			7,120			8,751				
Nonaccrual .....	35		692		383			2,036			5,228				
Total other assets past due and nonaccrual .....	4,183		6,528		5,695			9,156			13,979				
<b>Percent of Loans and Leases</b>	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases .....	1.23	0.33	93	0.89			0.91			0.67	0.39	82	1.31	0.43	92
90+ days past due loans and leases .....	0.41	0.10	87	1.10			1.04			0.87	0.12	92	0.73	0.15	88
Nonaccrual loans and leases .....	1.89	0.37	96	2.40			2.22			1.92	0.66	94	1.06	0.51	91
90+ days past due and nonaccrual loans and leases .....	2.30	0.52	95	3.49			3.25			2.79	0.85	93	1.79	0.71	92
30–89 days past due restructured .....	0.01	0.01	74	0			0.01			0.01	0.01	59	0.02	0.01	69
90+ days past due restructured .....	0	0.01	69	0			0			0	0.01	29	0	0.01	60
Nonaccrual restructured .....	0.38	0.09	94	0.94			0.78			0.67	0.13	96	0.16	0.14	61
30–89 days past due loans held for sale .....	0	0	83	0			0			0	0	82	0	0	82
90+ days past due loans held for sale .....	0	0	84	0			0			0	0	82	0	0	84
Nonaccrual loans held for sale .....	0	0	40	0			0			0	0.01	38	0	0	40
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	1.23	0.33	93	0.89			0.91			0.67	0.40	82	1.31	0.43	92
90+ days past due assets .....	0.41	0.10	87	1.10			1.04			0.88	0.12	92	0.74	0.15	88
Nonaccrual assets .....	1.89	0.37	96	2.40			2.22			1.92	0.67	94	1.06	0.53	89
30+ days past due and nonaccrual assets .....	3.53	0.89	95	4.39			4.17			3.47	1.29	93	3.12	1.19	91
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	1.49	0.33	96	2.16			1.95			1.94	0.52	96	1.37	0.44	93
90+ days past due and nonaccrual assets + other real estate owned .....	1.51	0.35	96	2.17			1.97			1.96	0.55	94	1.44	0.48	92
<b>Restructured and Nonaccrual Loans and Leases</b>															
+ OREO as Percent of:															
Total assets .....	1.43	0.38	93	1.65			1.49			1.52	0.60	93	1.07	0.53	92
Allowance for loan and lease losses .....	150.40	55.46	93	165.67			157.11			124.80	66.66	86	122.08	115.41	63
Equity capital + allowance for loan and lease losses .....	10.40	3.63	93	13.18			11.92			12.09	4.97	92	7.65	4.28	85
Tier 1 capital + allowance for loan and lease losses .....	14.49	3.90	93	16.93			15.32			15.92	6.05	94	10.39	5.65	90
Loans and leases + other real estate owned .....	2.20	0.61	93	2.68			2.48			2.20	0.97	92	1.41	0.85	85

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		1.37	0.23	96	1.14			1.12			0.82	0.39	86	1.51	0.38	94
	90+ days past due .....		0.68	0.11	90	1.79			1.75			1.45	0.16	91	1.09	0.16	91
	Nonaccrual .....		2.63	0.41	96	3.31			3.18			2.54	0.76	93	1.03	0.46	89
Commercial and industrial	30–89 days past due .....		1.05	0.29	95	0.55			0.64			0.24	0.23	65	0.71	0.31	87
	90+ days past due .....		0.06	0.06	71	0.06			0.04			0.04	0.03	72	0.09	0.05	75
	Nonaccrual .....		0.99	0.47	86	1.31			0.97			1.23	0.75	78	1.52	0.83	80
Individuals	30–89 days past due .....		0.58	0.83	42	0.50			0.63			0.94	0.83	64	1.45	0.83	81
	90+ days past due .....		0.02	0.10	51	0.02			0.02			0.04	0.14	47	0.34	0.17	79
	Nonaccrual .....		0.84	0.17	92	0.68			0.72			0.81	0.28	89	0.34	0.17	76
Depository institution loans	30–89 days past due .....		0	0	44	0			0			0	0	46	0	0	47
	90+ days past due .....		0	0	46	0			0			0	0	46	0	0	49
	Nonaccrual .....		0	0	46	0			0			0	0	47	0	0	48
Agricultural	30–89 days past due .....		1.71	0.09	98	0			0			0	0.17	28	0	0.24	26
	90+ days past due .....		0	0	44	0			0			0	0	44	0	0	42
	Nonaccrual .....		1.33	0.27	91	0.35			0			2.60	0.49	90	2.31	0.67	85
Foreign governments	30–89 days past due .....			0								0				0.07	
	90+ days past due .....			0								0				0	
	Nonaccrual .....			0.14								0.09				0.03	
Other loans and leases	30–89 days past due .....		1.60	0.13	96	0.49			0.48			0.16	0.18	62	1.11	0.20	92
	90+ days past due .....		0.04	0.01	87	0.01			0.03			0	0.01	69	0.01	0.01	74
	Nonaccrual .....		0.79	0.06	96	0.92			0.80			0.63	0.15	89	1.22	0.13	97

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	2.21	0.39	94	1.43			1.39			1.18	0.65	82	2.73	0.67	95
	90+ days past due .....	1.62	0.22	90	4.78			4.70			3.84	0.33	92	2.90	0.31	91
	Nonaccrual .....	1.63	0.58	90	2.79			2.80			2.86	0.89	94	1.85	0.73	90
Revolving	30–89 days past due .....	0.63	0.31	84	0.38			0.41			0.58	0.48	59	0.59	0.45	64
	90+ days past due .....	0	0.02	34	0			0			0	0.03	30	0.02	0.05	61
	Nonaccrual .....	1.38	0.86	78	1.80			1.81			1.85	1.13	78	1.32	1	74
Closed-end	30–89 days past due .....	2.55	0.41	94	1.67			1.61			1.32	0.65	85	3.32	0.70	96
	90+ days past due .....	1.96	0.25	90	5.86			5.75			4.76	0.38	93	3.70	0.35	91
	Nonaccrual .....	1.68	0.57	90	3.01			3.02			3.10	0.87	94	2	0.70	91
Junior lien	30–89 days past due .....	0	0.01	46	0			0			0	0.02	36	0.02	0.02	57
	90+ days past due .....	0	0	38	0			0			0	0	32	0	0	75
	Nonaccrual .....	0.03	0.02	73	0.05			0.05			0.04	0.04	56	0.03	0.04	47
Commercial real estate	30–89 days past due .....	0.86	0.13	98	0.98			0.97			0.63	0.26	86	0.81	0.18	97
	90+ days past due .....	0.09	0.01	92	0.18			0.09			0.14	0.02	92	0.05	0.03	72
	Nonaccrual .....	3.26	0.29	97	3.44			3.23			2.37	0.62	96	0.54	0.23	84
Construction and development	30–89 days past due .....	1.83	0.19	92	1.12			0.22			0.68	0.28	81	1.36	0.28	91
	90+ days past due .....	0.02	0.01	83	0.03			0			0.05	0.01	90	0.04	0.02	82
	Nonaccrual .....	0.81	0.14	90	1.59			1.24			1.16	0.41	85	0.43	0.20	83
1–4 family	30–89 days past due .....	0.01	0.02	64	0.10			0.03			0.22	0.03	90	0.45	0.06	94
	90+ days past due .....	0	0	45	0.02			0			0.01	0	87	0	0	41
	Nonaccrual .....	0.10	0.01	92	0.09			0.10			0.04	0.03	74	0.06	0.02	83
Other	30–89 days past due .....	1.83	0.13	94	1.02			0.19			0.46	0.22	79	0.91	0.20	90
	90+ days past due .....	0.02	0	89	0			0			0.04	0	94	0.04	0.01	87
	Nonaccrual .....	0.71	0.12	90	1.50			1.14			1.12	0.35	86	0.37	0.17	86
Multifamily	30–89 days past due .....	0.53	0.04	96	1.76			1.87			0.07	0.09	63	0.86	0.08	95
	90+ days past due .....	0.01	0	91	0.02			0			0	0	45	0.02	0	88
	Nonaccrual .....	1.04	0.06	96	0.37			0.27			0.34	0.11	87	0.41	0.05	95
Nonfarm non-residential	30–89 days past due .....	0.64	0.10	96	0.77			1.14			0.72	0.23	87	0.58	0.14	95
	90+ days past due .....	0.12	0.01	93	0.28			0.15			0.21	0.02	93	0.06	0.03	76
	Nonaccrual .....	4.38	0.36	98	4.86			4.62			3.31	0.80	96	0.61	0.28	83
Owner Occupied	30–89 days past due .....	0.14	0.04	89	0.06			0.11			0.07	0.07	58	0.12	0.07	75
	90+ days past due .....	0.04	0	89	0.01			0.05			0.01	0	76	0	0.01	55
	Nonaccrual .....	0.57	0.12	97	0.41			0.41			0.53	0.27	82	0.40	0.16	85
Other	30–89 days past due .....	0.50	0.05	97	0.72			1.03			0.66	0.14	90	0.46	0.07	95
	90+ days past due .....	0.09	0	93	0.28			0.09			0.20	0.01	94	0.06	0.01	86
	Nonaccrual .....	3.81	0.21	99	4.45			4.22			2.78	0.44	95	0.21	0.10	80
Farmland	30–89 days past due .....	0.23	0.09	85	0.20			0.94			0	0.11	30	0	0.23	23
	90+ days past due .....	0	0	45	0			0			0	0	45	0	0.01	42
	Nonaccrual .....	3.49	0.51	93	38.46			37.08			3.19	1.13	85	3.54	0.84	90
Credit card	30–89 days past due .....	1.17	1.22	62	0.93			0.92			1.10	0.95	59	1.08	1.19	35
	90+ days past due .....	0.57	0.50	51	0.53			0.53			0.64	0.63	47	0.76	0.78	50
	Nonaccrual .....	0	0.13	35	0			0			0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019									
<b>Common Equity Tier 1 Capital</b>														
Common stock plus related surplus .....	8,926,058	1,623,277	1,634,535	1,555,887	1,852,413									
Retained earnings .....	15,342,414	14,540,543	14,809,895	13,673,724	12,820,916									
Accumulated other comprehensive income (AOCI) .....	-899,993	-210,419	-127,578	-63,032	-206,680									
Common equity tier 1 minority interest .....	0	0	0	0	0									
Common equity tier 1 capital before adjustments/deductions .....	23,368,479	15,953,401	16,316,852	15,166,579	14,466,649									
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>														
Less: Goodwill, intangible assets, and deferred tax assets .....	8,673,924	4,597,524	4,596,077	4,603,584	4,614,499									
Accumulated other comprehensive income-related adjustments .....	-885,202	-206,875	-124,058	-60,373	-201,737									
Other deductions from common equity tier 1 capital .....	0	0	0	0	0									
Subtotal: .....	15,579,757	11,562,752	11,844,833	10,623,368	10,053,887									
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0									
Common equity tier 1 capital .....	15,579,757	11,562,752	11,844,833	10,623,368	10,053,887									
<b>Additional Tier 1 Capital</b>														
Additional tier 1 capital instruments and related surplus .....	2,010,600	1,750,000	1,750,000	1,250,000	1,250,000									
Non-qualifying capital instruments .....	0	0	0	0	0									
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0									
Additional tier 1 capital before deductions .....	2,010,600	1,750,000	1,750,000	1,250,000	1,250,000									
Less: Additional tier 1 capital deductions .....	51	51	51	51	51									
Additional tier 1 capital .....	2,010,549	1,749,949	1,749,949	1,249,949	1,249,949									
<b>Tier 1 Capital.</b>	<b>17,590,306</b>	<b>13,312,701</b>	<b>13,594,782</b>	<b>11,873,317</b>	<b>11,303,836</b>									
<b>Tier 2 Capital</b>														
Tier 2 capital instruments and related surplus .....	967,396	1,010,644	1,011,545	1,008,052	1,104,847									
Non-qualifying capital instruments .....	0	0	0	0	0									
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0									
Allowance for loan and lease losses in tier 2 capital .....	1,678,151	1,297,346	1,296,556	1,326,618	1,094,696									
Exited advanced approach eligible credit reserves .....														
Unrealized gains on AFS preferred stock classified as equity .....														
Tier 2 capital before deductions .....	2,645,547	2,307,990	2,308,101	2,334,670	2,199,543									
Exited advanced approach tier 2 capital before deductions .....														
Less: Tier 2 capital deductions .....	50	50	0	50	22,767									
Tier 2 capital .....	2,645,497	2,307,940	2,308,101	2,334,620	2,176,776									
Exited advanced approach tier 2 capital .....														
Total capital .....	20,235,803	15,620,641	15,902,883	14,207,937	13,480,612									
Exited advanced approach total capital .....														
<b>Total Assets for Capital Ratios</b>														
Average total consolidated assets, adjusted .....	201,397,245	154,094,464	157,790,468	144,646,733	122,513,033									
Less: Deductions from common equity tier 1 capital .....	8,673,975	4,597,575	4,596,128	4,603,635	4,614,550									
Less: Other deductions .....	0	0	0	0	0									
Total assets for leverage ratio .....	192,723,270	149,496,889	153,194,340	140,043,098	117,898,483									
Total risk-weighted assets .....	144,963,954	103,707,185	103,711,677	106,255,688	103,298,443									
Exited advanced approach total RWA .....														
<b>Capital Ratios</b>														
Common equity tier 1 capital, column A .....	10.75	11.77	38	11.15		11.42			10	12.35	15	9.73	12.11	15
Common equity tier 1 capital, column B .....	0	0.26	46	0		0			0	0.30	46	0	0.29	46
Tier 1 capital, column A .....	12.13	12.48	49	12.84		13.11			11.17	13.08	21	10.94	12.78	23
Tier 1 capital, column B .....	0	0.31	46	0		0			0	0.34	46	0	0.34	46
Total capital, column A .....	13.96	14.27	51	15.06		15.33			13.37	15.23	20	13.05	14.36	34
Total capital, column B .....	0	0.34	46	0		0			0	0.39	46	0	0.38	46
Tier 1 leverage .....	9.13	9.22	49	8.91		8.87			8.48	9.13	33	9.59	9.76	52
Supplementary leverage ratio, advanced approaches HCs .....				6.74					8.72					7.41

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		22,373			16,805			16,702			16,909			16,537		33.13	-26.29
Total property and casualty assets .....		5,939			0			0			0			0			-57.59
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		16,434			16,805			16,702			16,909			16,537		-2.21	0.51
Reinsurance recoverables (L/H) .....		0			0			0			0			0			
Separate account assets (L/H) .....																	
Total insurance underwriting equity .....		22,223			16,719			16,640			16,795			16,474		32.92	-26.00
Total property and casualty equity .....		5,841			0			0			0			0			-57.73
Total life and health equity .....		16,382			16,719			16,640			16,795			16,474		-2.02	1.04
Total insurance underwriting net income .....		1,100			68			96			172			182		1517.65	142.29
Total property and casualty .....		1,022			0			0			0			-14			173.99
Total life and health .....		78			68			96			172			196		14.71	-3.70
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			-100.00
Unearned premiums (P/C) .....		0			0			0			0			0			-100.00
Policyholder benefit and contractholder funds (L/H) .....		1			1			1			2			3		0.00	-96.55
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		41,894			35,234			46,703			47,022			47,198		18.90	26.92
Other insurance activities income .....		41,894			35,233			46,702			47,020			47,191		18.91	27.47
Insurance and reinsurance underwriting income .....		0			1			1			2			7		-100.00	-100.00
Premiums .....		3,965			1			1			2			6		396400.00	2712.06
Credit related insurance underwriting .....		0			1			1			2			6		-100.00	-100.00
Other insurance underwriting .....		3,965			0			0			0			0			
Insurance benefits, losses, expenses .....		30			85			98			105			145		-64.71	328.57
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		2,586,925			1,868,057			1,872,214			1,853,444			1,826,053		38.48	46.85
<b>Analysis Ratios</b>																	
09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets .....	0.01	0	84	0.01			0.01			0.01	0	82	0.01	0.01	81		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	26.55	51.77	40	0			0			0	53.67	17	0	51.47	18		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	73.45	48.23	59	100			100			100	46.33	82	100	48.53	81		
Separate account assets (L/H) / Total life assets .....	0	11.73	43	0			0			0	11.24	43	0	7.26	42		
Insurance activities revenue / Adjusted operating income .....	0.74	0.36	78	0.79			0.78			0.80	0.41	77	0.77	0.47	76		
Premium income / Insurance activities revenue .....	9.46	2.54	86	0			0			0	2.84	79	0.01	7.32	73		
Credit related premium income / Total premium income .....	0	32.83	34	100			100			100	38.23	81	100	34.91	83		
Other premium income / Total premium income .....	100	67.17	65	0			0			0	61.77	18	0	65.09	16		
Insurance underwriting net income / Consolidated net income .....	0.09	0.02	90	0			0.01			0.01	0.03	85	0.01	0.08	78		
Insurance net income (P/C) / Equity (P/C) .....	23.33	15.15	73									15.59			19.86		
Insurance net income (L/H) / Equity (L/H) .....	0.63	177.77	26	0.54			0.58			1.02	3.62	30	1.19	5.13	27		
Insurance benefits, losses, expenses / Insurance premiums .....	0.76	4,581.19	15	8,500			9,800			5,250	447.82	90	2,416.67	233.61	92		
Reinsurance recovery (P/C) / Total assets (P/C) .....	0	0.07	47								0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H) .....	0	0	50	0			0			0	0	50	0	0.15	45		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0			0			0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	13.29	12.02	52	12.60			12.43			13.62	11.03	58	14.78	11.51	64		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....		0			0			0			0			0		0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.55	37	0			0			0	0.75	37	0	1.39	34		

## Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019					
<b>Foreign Activities</b>													
Total foreign loans and leases .....	299,631		172,974		179,574		169,521		167,428				
Real estate loans.....	77,396		80,508		81,237		69,313		65,133				
Commercial and industrial loans .....	48,142		42,235		38,175		49,288		73,541				
Loans to depository institutions and other banks acceptances .....	0		0		0		0		93				
Loans to foreign governments and institutions .....	0		0		0		0		0				
Loans to individuals .....	0		0		0		0		0				
Agricultural loans.....	0		0		0		0		0				
Other foreign loans.....	174,093		50,231		60,162		50,920		28,661				
Lease financing receivables.....	0		0		0		0		0				
Debt securities .....	1,489		0		0		0		0				
Interest-bearing bank balances .....	13,094		13,952		12,870		80,752		67,066				
Total selected foreign assets .....	314,214		186,926		192,444		250,273		234,494				
Total foreign deposits .....	35,975		30,099		31,644		684,554		1,706,748				
Interest-bearing deposits .....	0		0		0		684,554		1,706,748				
Non-interest-bearing deposits.....	35,975		30,099		31,644		0		0				
<b>Analysis Ratios</b>													
Yield: Foreign loans .....	3.96	0.84	87	3		3.06		3.27	0.87	85	4.03	1.25	83
Cost: Interest-bearing deposits.....		0.52		0.08		0.08		0.35	0.42	53	1.58	1.19	73
<b>Net Losses as a Percent of Foreign Loans by Type</b>													
Real estate loans .....		0.26							5.18			27.03	
Commercial and industrial loans .....		0.13							0.64			0.29	
Foreign governments and institutions .....		0.05							0			0	
<b>Growth Rates</b>													
Net loans and leases.....	73.22	20.31	83	-4.26		5.93		1.25	-2.40	64	-2.75	22.48	45
Total selected assets.....	68.10	21.10	83	-27.11		-23.11		6.73	2.04	58	6.44	12.40	60
Deposits .....	19.52	-2.72	86	-96.74		-95.38		-59.89	3.46	6	104.63	10.36	96

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Securitization activities.....		16,924,530	15,660,498	15,562,454	15,265,431	16,234,978	8.07	5.42
1–4 family residential loans .....		16,924,530	15,660,498	15,562,454	15,265,431	16,234,978	8.07	5.42
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>								
Securitization activities.....		8.55	10.31	10.04		10.70		13.54
1–4 family residential loans .....		8.55	10.31	10.04		10.70		13.54
Home equity lines .....		0	0	0		0		0
Credit card receivables.....		0	0	0		0		0
Auto loans.....		0	0	0		0		0
Commercial and Industrial loans .....		0	0	0		0		0
All other loans and leases.....		0	0	0		0		0
Asset-backed commercial paper conduits.....		0	0	0		0		0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0		0		0
Liquidity commitments provided to conduit structures .....		0	0	0		0		0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....		27.62	29.11	29.09		28.06		30.15
Home equity lines .....		3.41	3.35	3.32		3.52		4.16
Credit card receivables.....		0.43	0.50	0.53		0.49		0.58
Auto loans and other consumer loans.....		9.52	12.02	12.21		10.52		9.53
Commercial and industrial loans .....		19.37	16.36	16.66		19.71		17.77
All other loans and leases.....		39.65	38.68	38.20		37.69		37.80

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
<b>Percent of Total Securitization Activities by Type</b>								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans.....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	0
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans .....								
<b>Percent of Tier 1 Capital</b>								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....		21.28	29.24	29.34	33.45	33.45	34.34	
<b>30–89 Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		507,635	303,331	324,036	418,222	648,931	67.35	-15.67
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....		507,635	303,331	324,036	418,222	648,931	67.35	-15.67
<b>90+ Days Past Due Securitized Assets</b>								
1–4 family residential loans .....		150,077	158,151	166,665	133,280	90,895	-5.11	41.33
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total 90+ days past due securitized assets .....		150,077	158,151	166,665	133,280	90,895	-5.11	41.33
Total past due securitized assets.....		657,712	461,482	490,701	551,502	739,826	42.52	-7.12
<b>Net Losses on Securitized Assets</b>								
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines.....		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and industrial loans .....		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Total net losses on securitized assets.....		0	0	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	3	1.94	2.08	2.74	4
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	3	1.94	2.08	2.74	4
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0.89	1.01	1.07	0.87	0.56
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	0.89	1.01	1.07	0.87	0.56
Total past due securitized assets percent of securitized assets .....	3.89	2.95	3.15	3.61	4.56
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	2.74	1.80	1.84	2	3.66
Home equity lines .....	0.63	0.38	0.41	0.58	0.59
Credit card receivables .....	1.17	0.93	0.92	1.10	1.08
Commercial and industrial loans .....	1.05	0.55	0.64	0.24	0.71
All other loans and leases .....	0.91	0.81	0.83	0.65	0.97
Total managed loans past due 30–89 days .....	1.44	1.04	1.08	0.95	1.72
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.51	3.47	3.44	2.90	2.12
Home equity lines .....	0	0	0	0	0.02
Credit card receivables .....	0.57	0.53	0.53	0.64	0.76
Commercial and industrial loans .....	0.06	0.06	0.04	0.04	0.09
All other loans and leases .....	0.06	0.11	0.05	0.08	0.08
Total managed loans past due 90+ days .....	0.46	1.08	1.04	0.87	0.71
<b>Total Past Due Managed Assets .....</b>	<b>1.90</b>	<b>2.13</b>	<b>2.12</b>	<b>1.82</b>	<b>2.43</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0.01	0.01
Home equity lines .....	-0.03	-0.08	-0.08	0.07	0.13
Credit card receivables .....	2.13	2.39	2.14	3.08	2.90
Commercial and industrial loans .....	0.17	0.33	0.38	0.37	0.16
All other loans and leases .....	0.14	0.27	0.21	0.26	0.17
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.11</b>	<b>0.20</b>	<b>0.18</b>	<b>0.22</b>	<b>0.13</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		1,858,224	775,131	1,025,165	650,695	922	139.73	171481.16
Dividends .....		1,858,083	775,000	1,025,000	650,000	0	139.75	
Interest .....		141	131	165	695	922	7.63	-86.98
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		465	305	408	59,083	894	52.46	0.43
Dividends .....		465	305	408	59,083	894	52.46	0.43
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....						2,025,000		
Dividends .....						2,025,000		
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		1,858,689	775,436	1,025,573	709,778	2,026,816	139.70	94.31
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		-5,686	1,948	1,578	4,122	5,386		
Total operating income .....		1,853,003	777,384	1,027,151	713,900	2,032,202	138.36	92.94
<b>Operating Expenses</b>								
Personnel expenses .....		4,729	4,045	5,308	5,493	4,828	16.91	97.70
Interest expense .....		20,479	5,155	6,894	11,268	23,670	297.26	
Other expenses .....		52,692	36,166	47,277	48,867	48,677	45.69	162.78
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		77,900	45,366	59,479	65,628	77,175	71.71	247.09
Income (loss) before taxes .....		1,774,746	732,299	968,051	647,982	1,955,042	142.35	89.22
Applicable income taxes (credit) .....		-20,206	-9,135	-13,882	-15,097	-17,413		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		1,794,952	741,434	981,933	663,079	1,972,455	142.09	90.10
Equity in undistributed income of subsidiaries .....		-568,660	659,344	876,813	690,073	-43,306		
Bank subsidiaries .....		-605,507	655,991	848,388	693,894	0		
Nonbank subsidiaries .....		36,847	3,353	28,425	-3,821	27,800	998.93	
Subsidiary holding companies .....		0	0	0	0	-71,106		-100.00
Net income (loss) .....		1,226,292	1,400,778	1,858,746	1,353,152	1,929,149	-12.46	12.93
<b>Memoranda</b>								
Bank net income .....		1,252,576	1,430,991	1,873,388	1,343,894	0	-12.47	
Nonbank net income .....		37,312	3,658	28,833	55,262	28,694	920.01	34448.15
Subsidiary holding companies' net income .....		0	0	0	0	1,953,894		-100.00

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	24,750,481	89.19	17,187,257	90.86	17,533,772	90.83	16,554,505	0	44.00		
Common and preferred stock .....	24,750,481	89.19	17,187,123	90.86	17,533,772	90.83	16,554,287	0	44.01		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	134	0	0	0	218	0	-100.00		
Investment in nonbank subsidiaries .....	250,339	0.90	151,426	0.80	243,288	1.26	148,958	40,501	65.32	527.73	
Common and preferred stock .....	250,121	0.90	151,305	0.80	243,168	1.26	148,834	40,418	65.31	529.81	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	218	0	121	0	120	0	124	83	80.17	31.33	
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	16,017,300		-100.00	
Common and preferred stock .....	0	0	0	0	0	0	0	16,017,300			
Excess cost over fair value .....	0	0	0	0	0	0	0	0			
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0				
Other receivables .....	0	0	0	0	0	0					
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	3,204	0.01	3,463	0.02	3,561	0.02	3,183	3,473	-7.48	-71.28	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	2,660,257	9.59	1,475,101	7.80	1,434,551	7.43	805,632	960,350	80.34	93.31	
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	5,869		-100.00	
Premises, furnishings, fixtures and equipment .....	3,371	0.01	3,654	0.02	3,630	0.02	3,730	3,834	-7.74	-16.44	
Intangible assets .....	0	0	0	0	0	0	0	0			
Other assets .....	83,625	0.30	95,918	0.51	85,599	0.44	79,352	54,811	-12.82	21.58	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0			
Total assets .....	27,751,277	100.00	18,916,819	100.00	19,304,401	100.00	17,595,360	17,086,138	46.70	64.27	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0			
Securities sold (repos) .....	0	0	0	0	0	0	0	0			
Commercial paper .....	0	0	0	0	0	0	0	0			
Other borrowings 1 year or less .....	500,089	1.80	0	0	0	0	0	0			
Borrowings with maturity over 1 year .....	1,218,380	4.39	772,420	4.08	766,066	3.97	783,193	770,211	57.74		
Subordinated notes and debentures .....	77,673	0.28	0	0	0	0	0	0			
Other liabilities .....	93,404	0.34	81,396	0.43	96,978	0.50	93,541	69,813	14.75	78.05	
Balance due to subsidiaries and related institutions .....	605,238	2.18	534,232	2.82	537,952	2.79	531,343	529,465	13.29	15.59	
Total liabilities .....	2,494,784	8.99	1,388,048	7.34	1,400,996	7.26	1,408,077	1,369,489	79.73	333.08	
Equity Capital .....	25,256,493	91.01	17,528,771	92.66	17,903,405	92.74	16,187,283	15,716,649	44.09	54.78	
Perpetual preferred stock (income surplus) .....	2,010,600	7.25	1,750,000	9.25	1,750,000	9.07	1,250,000	1,250,000	14.89	63.26	
Common stock .....	89,718	0.32	79,871	0.42	79,871	0.41	79,871	79,871	12.33	12.27	
Common surplus .....	9,994,395	36.01	6,624,656	35.02	6,635,000	34.37	6,617,404	6,593,539	50.87	51.48	
Retained earnings .....	15,219,828	54.84	14,365,913	75.94	14,646,448	75.87	13,444,428	12,820,916	5.94	53.59	
Accumulated other comprehensive income .....	-899,993	-3.24	-210,419	-1.11	-127,578	-0.66	-63,032	-206,680			
Other equity capital components .....	-1,158,055	-4.17	-5,081,250	-26.86	-5,080,336	-26.32	-5,141,388	-4,820,997			
Total liabilities and equity capital .....	27,751,277	100.00	18,916,819	100.00	19,304,401	100.00	17,595,360	17,086,138	46.70	64.27	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0			
Loans and advances from nonbank subsidiaries .....	534,983	1.93	530,790	2.81	531,684	2.75	528,220	525,044	0.79	3.17	
Notes payable to subsidiaries that issued TPS .....	534,983	1.93	530,790	2.81	531,684	2.75	528,220	525,044	0.79	3.17	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0			
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0			
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0			

## Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Profitability</b>															
Net income / Average equity capital .....	7.04	11.02	9	11.20			11.02			8.46	7.29	62	12.29	9.68	80
Bank net income / Average equity investment in banks .....	7.86	11.60	11	11.31			11.02			10.31	7.45	76		10.51	
Nonbank net income / Average equity investment in nonbanks .....	20.14	9.71	76	3.23			17.02			37.95	9.75	89	71.27	7.89	97
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.41								0	7.01	12	12.23	8.55	67
Bank net income / Parent net income .....	102.14	98.76	46	102.16			100.79			99.32	88.16	28	0	82.22	7
Nonbank net income / Parent net income .....	3.04	2.50	76	0.26			1.55			4.08	3.59	73	1.49	5.93	64
Subsidiary holding companies' net income / Parent net income .....		85.68								68.34			101.28	74	73
<b>Leverage</b>															
Total liabilities / Equity capital .....	9.88	18.39	38	7.92			7.83			8.70	20.06	34	8.71	20.43	37
Total debt / Equity capital .....	7.11	12.61	45	4.41			4.28			4.84	14.41	31	4.90	14.31	39
Total debt + notes payable to subs that issued TPS / Equity capital .....	9.23	14.76	40	7.43			7.25			8.10	16.67	34	8.24	16.36	43
Total debt + Loans guaranteed for affiliate / Equity capital .....	7.11	12.68	45	4.41			4.28			4.84	14.68	31	4.90	14.56	39
Total debt / Equity capital – excess over fair value .....	7.11	12.75	45	4.41			4.28			4.84	14.52	31	4.90	14.51	39
Long-term debt / Equity capital .....	5.13	11.91	36	4.41			4.28			4.84	13.56	32	4.90	13.04	40
Short-term debt / Equity capital .....	1.98	0.48	85	0			0			0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital .....	0	0.09	42	0			0			0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital .....	0	0.09	40	0			0			0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt .....	47.30	39.59	54	29.78			29.68			19.42	34.67	33	14.30	28.44	35
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	98.99	104.01	26	98.91			99.29			103.19	102.81	55	102.17	103.22	47
Total investment in subs / Equity capital .....	98.99	109.29	19	98.92			99.29			103.19	110.16	39	102.17	111.07	34
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.16	0.39	21	-0.10			-0.07			0.38	0.47	52	0.18	0.36	46
Equity investment in subs – equity cap / Net income-div (X) .....		1.15								0.72	1.82	26	0.26	1.22	19
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	256.38	130.36	87	151.25			146.54			104.56	136.59	36	292.45	177.68	84
Cash from ops + noncash items + op expense / Op expense + dividend .....	257.60	118.32	86	151.42			149.47			107.04	147.24	29	294.36	190.27	82
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	265.91	105.80	90	228.35			189.83			78.02	134.08	14	109.45	116.34	52
Pretax operating income + interest expense / Interest expense .....	8,766.18	1,565.66	94	14,305.61			14,141.94			5,850.64	2,016.32	87	8,359.58	1,968.54	91
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	5,233.92	1,454.22	89	4,830			4,795.86			2,354.09	1,539.23	81	4,094.20	1,632.83	88
Dividends + interest from subsidiaries / Interest expense + dividends .....	276.42	150.57	84	160.27			154.74			109.44	150.43	33	312.60	210.80	80
Fees + other income from subsidiaries / Salary + other expenses .....	0	10.18	35	0			0			0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X) .....	17.12	26.99	32	27.39			25.49			19.83	35.64	56	26.62	57.11	57
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	6.58	3.60	72	6.44			5.99			3.03	3.85	51	4.05	2.64	67
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....				0.30							0.10			0.04	
Nonaccrual .....				0.65							1.03			0.54	
Total .....				0.95							1.13			0.58	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0			0			0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.01	47	0			0			0	0.05	46	0	0.10	46
To subsidiary holding companies .....	0	0	49	0			0			0	0	49	0	0	49
Total .....	0	0.01	47	0			0			0	0.05	46	0	0.10	46
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.13	1.77	54	0.10			0.17			0.11	2.66	51	0.22	5.62	52
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0			0			0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0.05	0.06	88	0.07			0.07			0.07	0.08	86	0.08	0.19	83

## Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	36.32	70.90	22	64.56			66.79			96.11	81.10	69	31.67	57.84	28
Dividends declared / Net income .....	53.16	31.93	90	34.17			35.29			47.10	42.29	58	32.38	33.08	50
Net income – dividends / Average equity.....	3.30	7.51	8	7.37			7.13			4.47	4.14	55	8.31	6.46	75
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	285.01	133.26	86	161.90			156.28			101.99	132.17	36	0	178.13	9
Dividends from nonbank subsidiaries .....	0.07	2.76	56	0.06			0.06			9.27	3.41	82	0.14	7.53	43
Dividends from subsidiary holding companies.....	0	4.73	45	0			0			0	4.85	44	324.16	21.40	93
Dividends from all subsidiaries .....	285.08	183.35	83	161.97			156.34			111.26	174.85	29	324.30	260.40	74
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	148.34	43.79	95	54.16			54.71			48.37	60.28	42		66.55	
Interest income from bank subsidiaries.....	0.01	0.21	58	0.01			0.01			0.05	0.36	56		0.54	
Management and service fees from bank subsidiaries .....	0	0.95	38	0			0			0	1.47	37		1.55	
Other income from bank subsidiaries.....	0	0	46	0			0			0	0	46		0	
Operating income from bank subsidiaries .....	148.35	52.71	93	54.17			54.72			48.42	62.88	39		69.36	
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	1.25	47.96	31	8.34			1.42			106.91	56.39	79	3.12	82.95	24
Interest income from nonbank subsidiaries.....	0	3.25	35	0			0			0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries .....	0	0.51	41	0			0			0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0			0			0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries .....	1.25	64.26	22	8.34			1.42			106.91	79.84	72	3.12	150.41	11
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		72.55									43.51		103.64	61.23	73
Interest income from subsidiary holding companies .....		15.40									8.40		0	6.54	25
Management and service fees from subsidiary holding companies.....		0.27									0.44		0	0.36	46
Other income from subsidiary holding companies.....		-3									0.01		0	0.29	44
Operating income from subsidiary holding companies.....		85.23									55.20		103.64	76.49	53
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100.27	67.73	97	99.69			99.79			91.05	69.76	45	0	67.32	10
Interest income from bank subsidiaries.....	0.01	0.98	48	0.02			0.02			0.10	0.63	56	0.05	0.80	49
Management and service fees from bank subsidiaries .....	0	1.25	38	0			0			0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0			0			0	0.04	45	0	0.03	44
Operating income from bank subsidiaries .....	100.28	81.70	94	99.71			99.81			91.15	82.20	32	0.05	78.80	7
Dividends from nonbank subsidiaries .....	0.03	2.90	50	0.04			0.04			8.28	1.95	86	0.04	2.65	42
Interest income from nonbank subsidiaries.....	0	0.28	38	0			0			0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0			0			0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0			0			0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries .....	0.03	4.41	42	0.04			0.04			8.28	4.70	80	0.04	7.29	27
Dividends from subsidiary holding companies.....	0	2.46	45	0			0			0	2.53	44	99.65	4.52	99
Interest income from subsidiary holding companies .....	0	0.01	46	0			0			0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0			0			0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0			0			0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0			0			0	4.56	42	99.65	6.08	96
Loans and advances from subsidiaries / Short term debt.....	106.98	284.57	65								135.13			83.37	
Loans and advances from subsidiaries / Total debt .....	29.79	27.96	60	68.72			69.40			67.44	27.08	81	68.17	28.33	80